WHEREAS, on the 12th day of December, 2008, Anthony M. Hernandez and Crystal A. Hurt, executed a Deed of Trust to Charles M. Quick, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2975 at Page 124 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3449 at Page 12 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3463 at Page 329 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 3122, Section O, Southaven West Subdivision, in Section 26, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 5, Pages 12 and 13, in the office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of July, 2012.

SUBSTITUTE TRUSTEE

7-28-12

PREPARED BY:

A&E #12-00372

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-00372

PUBLISH: 08/07/2012, 08/14/2012, 08/21/2012

WHEREAS, on the 24th day of April, 2006, Michael W. Baroni, executed a Deed of Trust to Scott R. Hendrix, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc.., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2461 at Page 511 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3429 at Page 370 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3461 at Page 71 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 45, Section A, Brook Hollow Subdivision, situated in Section 24, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 7, Page 8, in the office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of July, 2012.

SUBSTITUTE TRUSTEE

8-28-12

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00831

PUBLISH: 08/07/2012, 08/14/2012, 08/21/2012

A&E #12-00831

WHEREAS, on the 11th day of December, 2002, Jeffrey K. Baker, executed a Deed of Trust to D. B. Bridgforth, Trustee for the use and benefit of West Alabama Bank & Trust, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1621 at Page 183 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3438 at Page 550 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3461 at Page 85 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 406, Section F, Phase 2, Plantation Lakes, The Plantation PUD, situated in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 60, Pages 15-18, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of July,

BRADLEY JONES SUBSTITUTE TRUSTE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-01445

PUBLISH: 08/07/2012, 08/14/2012, 08/21/2012

A&E #12-01445

WHEREAS, on the 29th day of May, 1998, Franklin G. Brooks and wife, Patricia A. Brooks, executed a Deed of Trust to Thomas F. Baker, IV, Trustee for the use and benefit of FT Mortgage Companies dba First Tennessee Mortgage Company, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1004 at Page 169 thereof; and

WHEREAS, said Deed of Trust was assigned to Nationstar Mortgage, LLC, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3461 at Page 80 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3461 at Page 83 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 72, Section A, River Oaks Subdivision, in Sections 2&3, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 57, Pages 17-18; in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of July, 2012.

SUBSTITUTE PRUSTEE

ADAMS & EDENS PREPARED BY:

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #11-04787

PUBLISH: 08/07/2012, 08/14/2012, 08/21/2012 A&E #11-04787

WHEREAS, on the 3rd day of July, 2007, Tracie L. Kite and Keith Kite, executed a Deed of Trust to First American Title Insurance Co., Trustee for the use and benefit of ABN AMRO Mortgage Group, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2,754 at Page 568 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3463 at Page 318, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 75, Section C, Northwood Hills Subdivision, in Section 12, Township 3 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 66, Pages 49-50, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of July, 2012.

BRADLEY P. JONES

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00178

PUBLISH: 08/07/2012, 08/14/2012, 08/21/2012

8-12

WHEREAS, on the 6th day of February, 2008, Ronald L. Mayfield and Brooke L. Mayfield, husband and wife, executed a Deed of Trust to Sam McClatchy, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2853 at Page 642 thereof; and

WHEREAS, said Deed of Trust was assigned to Bank of America, N.A. Successor by Merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3348 at Page 740 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3463 at Page 320, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 95, Phase 2, Heritage Oaks Subdivision, in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 92, Page 3 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of all

BRADLEY P. JONES

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-01875

PUBLISH: 08/07/2012, 08/14/2012, 08/21/2012

8-28-12

3/06/12 12:38:40 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 11th day of December, 2008, Richard Alan Ray, unmarried, executed a Deed of Trust to Dennis F. Hardiman, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc. , which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2975 at Page 473 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiMortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3428 at Page 548 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3463 at Page 322, thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of August, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 67, Edgewood Estates, Planned Unit Development, Second Addition, situated in Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 67, Pages 49-50, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 31st day of July 20

BRABLEY P. LONES
SUBSTITUTE TRUSTER

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00192

PUBLISH: 08/07/2012, 08/14/2012, 08/21/2012

8-28-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 6th day of October, 2006 and acknowledged on the 6th day of October, 2006, Michael Brower aka Michael K. Brower and Angela Brower aka Angela D. Brower, husband and wife, executed and delivered a certain Deed of Trust unto Christopher D. Davies, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2585 at Page 646; and

WHEREAS, on the 16th day of May, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Wachovia Mortgage Corporation, assigned said Deed of Trust unto US Bank National Association, as Trustee for GSAA Home Equity Trust 2007-1, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3304 at Page 555; and

WHEREAS, on the 29th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3423 at Page 98; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 18, Woodland Estates Subdivision, in Section 18, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 56, Pages 37-39, in the Chancery Clerk's Office of Desoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

8-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of July, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F11-0507

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of April, 2003, and acknowledged on the 25th day of April, 2003, Waylon E. Murphy aka Waylon Murphy and Kristina R. Murphy, Husband and Wife, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2127 at Page 638; and

WHEREAS, on 3rd day of February, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3132 at Page 63; and

WHEREAS, on the 3rd day of February, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3132 at Page 522; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 42, Section A, Belmor Lakes Subdivision, situated in Section 16, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat recorded in Plat Book 72, Pages 28-29, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of July, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F10-0346

PUBLISH: 8.7.12/8.14.12/8.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of January, 2010, Jonathan H. Weimar aka Jonathan Weimar and wife, Dixie C. Wiemar aka Dixie Weimar, as Joint Tenants with Full Rights of Survivorship, and Not as Tenants in Common, executed and delivered a certain Deed of Trust unto Jeffrey Wagner, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3148 at Page 337 and rerecorded in DK T Book 3302 at Page 12; and

WHEREAS, the deed of trust appearing in Book 2797 at Page 110 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in DK T Book 3148 at Page 337 and rerecorded in DK T Book 3302 at Page 12 by subordination agreement appearing in the same land records in DK T Book 3148 at Page 356; and

WHEREAS, on the 7th day of June, 2012 the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3452 at Page 310; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described property: Lot 115, Section C, Phase II, Wedgewood Farms Subdivision, in Section 35, T1S, R7W, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Page 28, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

8.28.12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of July, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-0611

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of October, 2006, and acknowledged on the 10th day of October, 2006, Daniel R. Kamerzink and Patricia A. Kamerzink aka Patricia H. Kamerzink, a Married Couple, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc, as Nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2587 at Page 101; and

WHEREAS, on the 19th day of October, 2007, Mortgage Electronic Registration Systems, Inc., as Nominee for Pulaski Mortgage Company, assigned said Deed of Trust unto Countrywide Bank, FSB, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2742 at Page 34; and

WHEREAS, on the 24th day of May, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3447 at Page 170; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 92, Section B, Twin Lakes Subdivision, located in Section 6, T2S, R8W, DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 7, Page 52, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

8-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of July, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F12-0999

PUBLISH: 8.7.12/8.14.12/8.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 8th day of May, 2008, and acknowledged on the 8th day of May, 2008, Lorna B Matheny, an unmarried woman, executed and delivered a certain Deed of Trust unto Recontrust Company, Trustee for Mortgage Electronic Registration Systems, Inc as nominee for Countrywide Bank, FSB, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2897 at Page 466; and

WHEREAS, on the 6th day of January, 2011, the Holder of said Deed of Trust filed a Loan Modification Agreement of Deed of Trust by instrument recorded in the office of the aforesaid Chancery Clerk of Court in DK T Book 3263 at Page 144; and

WHEREAS, on the 11th day of October, 2011, Mortgage Electronic Registration Systems, Inc, assigned said Deed of Trust unto Bank of America, N.A. sbm to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3356 at Page 415; and

WHEREAS, on the 24th day of May, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3447 at Page 168; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 9, Section A of Allen Subdivision as shown by the recorded plat thereof in Plat Book 1, Page 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi, said lot begin described as beginning in the east line of Alice Street at the southwest corner of Lot 10; thence east 196.8 feet to a stake; thence south 80 feet to a stake; thence west 196.8 feet to a stake in the street; thence north 80 feet to the point of beginning, all in section 32, Township 1, Range 8.

7-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of July, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road

2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F12-1175

PUBLISH: 8.7.12/8.14.12/8.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of March, 2011, and acknowledged on the 11th day of March, 2011, Heather L. Chappell, a single woman, executed and delivered a certain Deed of Trust unto Jeanine B. Saylor, Trustee for Magna Bank, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3283 at Page 665; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3366 at Page 728; and

WHEREAS, on the 30th day of May, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3450 at Page 552; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that parcel of land in DeSoto County, State of Mississippi, as more fully described in Deed Book 360, Page 210, being known and described as Lot 490, Section 23, Township 1 South, Section E Carriage Hills Subdivision, Range 8 West, filed in Plat Book 4, Page 17.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 11th day of July, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F12-1193

PUBLISH: 8.7.12/8.14.12/8.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of July, 2007 and acknowledged on the 24th day of July, 2007, David Flagg and Sumi Flagg, Husband and Wife, executed and delivered a certain Deed of Trust unto Same McClatchy, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2764 at Page 111; and

WHEREAS, on the 1st day of September, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3210 at Page 14; and

WHEREAS, the deed of trust appearing in Book 1786 at Page 234 of the DeSoto County Chancery Clerk's land records was subordinated to that deed of trust appearing in the aforesaid land records in Book 2764 at Page 111 by subordination agreement appearing in the same land records in DK T Book 3370 at Page 229; and

WHEREAS, on the 7th day of February, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3401 at Page 124; and

IT IS FURTHER ORDERED, ADJUDGED AND DECREED by Order recorded in Desoto County Chancery Clerk's land records in DK W Book 671 at Page 69 and also recorded in DK T Book 3376 at Page 263 that the legal description of that deed of trust executed by David and Sumi Flagg appearing in the DeSoto County Chancery Clerk's land records in Book 2764 Page 111 and assignment thereof appearing in the aforesaid land records in book 3210 Page 14 shall be reformed to read: Lot 3, Virginia's Pointe Subdivision, located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 28, Page 48, of the Chancery Clerk's Office of Desoto County, Mississippi; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 3, Virginia's Pointe Subdivision, located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 28, Page 48, of the Chancery Clerk's Office of Desoto County, Mississippi.

8-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 26th day of July, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0121

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 15th day of December, 2006 and acknowledged on the 15th day of December, 2006, Felicia L Mcclendon, a single woman, executed and delivered a certain Deed of Trust unto Charles A Myers, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Realty Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2629 at Page 186; and

WHEREAS, on the 6th day of October, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3355 at Page 758; and

WHEREAS, on the 27th day of June, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3462 at Page 415; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 176, Phase IV, Alexander Crossing P.R.D., situated in Section 27, T1S, R6W, as shown on plat of record in Plat Book 98, Page 4 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of July, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-1356

PUBLISH: 8-7-12 / 8-14-12 / 8-21-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 22nd day of October, 2004 and acknowledged on the 22nd day of October, 2004, Natia Habersham aka Natalia Habersham, and Ashanti Habersham, wife and husband as joint tenants, executed and delivered a certain Deed of Trust unto CTC Real Estate Services, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2094 at Page 43; and

WHEREAS, on the 14th day of June, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as Trustee for the Certificateholders of CWABS, Inc., Asset-backed Certificates, Series 2004-12, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3319 at Page 188; and

WHEREAS, on the 1st day of November, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3407 at Page 170; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 122, Section "D", Country Village West Subdivision, situated in Section 3, Township 2 South, Range 6 West, City of Olive Branch, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 60, at Page 28, in the Office of the Chancery Clerk of Desoto County, Mississippi.

8-18-17

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 6th day of July, 2012.

Michael Jedynak / Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

FM/F11-0465

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of March, 2010 and acknowledged on the 23rd day of March, 2010, Amina Ranavaya, unmarried woman, executed and delivered a certain Deed of Trust unto Jamie W. Howell, Jr., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Dover Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in DK T Book 3163 at Page 183; and

WHEREAS, on the 2nd day of May, 2012, Mortgage Electronic Registration Systems, Inc., as nominee for Dover Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3435 at Page 732; and

WHEREAS, on the 19th day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3472 at Page 509; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain lot or parcel of land situate in the County of DeSoto, State of Mississippi, and being more particularly described as follows:

Lot 771, Section B North 1/2, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 8, Pages 12-15, in the office of the Chancery Clerk of DeSoto County, Mississippi to which plat reference is hereby made for a more particular description.

BEING the same property conveyed to Vision Investments, LLC from William H. Moore and Joseph C. Johnson, by General Warranty Deed dated February 23, 2009, and recorded on February 25, 2009, in Book 603, Page 407.

BEING the same property conveyed to William H. Moore and Joseph C. Johnson, from Lem Adams, III, Substitute Trustee, by Substitute Trustee's Deed dated January 13, 2009, and recorded on February 12, 2009, in Book 602, Page 566.

BEING the same property conveyed to Mary Magdline Bunch from Gary DeWayne Bunch, by Quit Claim Deed dated October 30, 2007, and recorded on November 6, 2007, in Book 572, Page 297.

8-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of August, 2012.

John C Morris IV Sybstitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-1285

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 14th day of November, 2008, and acknowledged on the 14th day of November, 2008, Terra C. Miller, a single person, executed and delivered a certain Deed of Trust unto Charles M. Quick, Trustee for Mortgage Electronic Registration Systems, Inc., solely as nominee for Pulaski Mortgage Company, an Arkansas Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2967 at Page 155; and

WHEREAS, on the 2nd day of December, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3377 at Page 30; and

WHEREAS, on the 19th day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3473 at Page 390; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 234, Phase 2, Section D, Plantation Lakes, The Plantation, PUD, situated in Section 22, Township 1 South, Range 6 West, as per plat recorded in Plat Book 52, Page 23 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of August, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F12-1123

PUBLISH: 8.7.12/8.14.12/8.21.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 9th day of April, 2008 and acknowledged on the 9th day of April, 2008, Kimberley Elaine Moore aka Kimberley E Moore, a single person, executed and delivered a certain Deed of Trust unto Scott R Valby, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2893 at Page 152; and

WHEREAS, on the 9th day of June, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3175 at Page 791; and

WHEREAS, on the 19th day of July, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3472 at Page 506; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 28th day of August, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 333, Section K, Kentwood Subdivision, located in Section 3, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 55, Page 12, in the Register's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

This being the same property conveyed to Karen Carnell by Warranty Deed filed of record on 8/19/04 Deed Book 480 Page 85 in the aforesaid Chancery Clerk's Office. PROVIDED FOR INFORMATIONAL PURPOSES ONLY.

4-28-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of August, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F10-1577